

MOUNTAIN VALLEY BANCSHARES, INC.

	CPP Disbursement Date 09/25/2009	RSSD (Holding Company) 3353800	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$140	\$139	-0.5%		
Loans	\$99	\$87	-11.7%		
Construction & development	\$21	\$18	-10.2%		
Closed-end 1-4 family residential	\$16	\$15	-6.6%		
Home equity	\$8	\$8	-5.9%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	-37.1%		
Commercial & Industrial	\$7	\$8	7.6%		
Commercial real estate	\$32	\$24	-24.9%		
Unused commitments	\$8	\$8	1.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$5	\$7	40.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$14	\$21	48.5%		
Cash & balances due	\$9	\$11	19.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$125	\$124	-1.0%		
Deposits	\$116	\$117	0.2%		
Total other borrowings	\$8	\$7	-17.6%		
FHLB advances	\$5	\$4	-30.0%		
Equity					
Equity capital at quarter end	\$15	\$15	3.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.7%	10.3%	--		
Tier 1 risk based capital ratio	13.3%	15.1%	--		
Total risk based capital ratio	14.4%	16.4%	--		
Return on equity ¹	0.7%	4.6%	--		
Return on assets ¹	0.1%	0.5%	--		
Net interest margin ¹	3.6%	3.3%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	19.6%	26.0%	--		
Loss provision to net charge-offs (qtr)	149.1%	13.3%	--		
Net charge-offs to average loans and leases ¹	0.7%	0.6%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	13.2%	10.4%	0.5%	0.2%	--
Closed-end 1-4 family residential	11.4%	4.2%	0.5%	0.0%	--
Home equity	0.2%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.7%	0.0%	0.1%	1.9%	--
Commercial & Industrial	0.0%	0.0%	0.0%	1.2%	--
Commercial real estate	6.5%	8.3%	0.0%	0.0%	--
Total loans	9.3%	8.0%	0.2%	0.2%	--